

In re:  
Robert J. Titus  
Helena M. Titus  
Debtor(s)

Case No. 19-17728-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 22, 2020

User: Adminstra  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2020:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | Robert J. Titus, Helena M. Titus, 1920 Geryville Pike, East Greenville, PA 18041 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2020 at the address(es) listed below:

| Name                    | Email Address   |
|-------------------------|---|
| JEFFERY A. FOURNIER     | on behalf of Debtor Robert J. Titus jefffournier@verizon.net  |
| JEFFERY A. FOURNIER     | on behalf of Joint Debtor Helena M. Titus jefffournier@verizon.net  |
| REBECCA ANN SOLARZ      | on behalf of Creditor U.S. Bank N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-HE5, Asset-Backed Certificates Series 2007-HE5 bkgroup@kmlawgroup.com |
| United States Trustee   | USTPRegion03.PH.ECF@usdoj.gov   |
| WILLIAM C. MILLER, Esq. | ecfemails@ph13trustee.com philaecf@gmail.com  |

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

|  |                       |
|--|-----------------------|
| Robert J. Titus<br>Helena M. Titus   | CHAPTER 13            |
| <u>Debtors</u>   |                       |
| U.S. Bank, N.A., successor trustee to LaSalle Bank<br>National Association, on behalf of the holders of Bear<br>Stearns Asset Backed Securities I Trust 2007-HE5,<br>Asset-Backed Certificates Series 2007-HE5 | NO. 19-17728 AMC      |
| <u>Movant</u>  |                       |
| vs.  | 11 U.S.C. Section 362 |
| Robert J. Titus<br>Helena M. Titus   |                       |
| <u>Debtors</u>   |                       |
| William C. Miller, Esquire   |                       |
| <u>Trustee</u>   |                       |

**CONSENT ORDER ON MOTION FOR RELIEF FROM STAY**

1. The above-styled Motion having been scheduled for a hearing before the Court on **November 24, 2020** upon Notice of Assignment of Hearing to each of the above-captioned parties in interest, and it appearing to the Court that the parties consent hereto:
2. FURTHER IT IS HEREBY ORDERED that the Motion for Relief from Stay is denied, as the parties herein agree that the interest of Movant is adequately protected by payment and performance as more particularly set forth hereinafter.

3. FUTHER ORDERED that as of **November 23, 2020**, the post-petition arrearage is as follows, pursuant to the terms of the Note, as set forth in the chart below:

| Number of Missed Payments                               | From      | To        | Monthly Missed Principal and Interest | Monthly Missed Escrow (if applicable) | Monthly Payment Amount | Total of Monthly Payments Missed |
|---|-----------|-----------|---------------------------------------|---------------------------------------|------------------------|----------------------------------|
| 5   | July 2020 | Nov. 2020 | \$1,022.29                            | \$602.52                              | \$1,624.81             | \$8,124.05                       |
| Less post-petition partial payments (suspense balance): |           |           |                                       |                                       | (\$11.38)              |                                  |

**Total: \$8,112.67**

4. This arrearage shall be paid as follows:

Debtor is ordered to pay the total post-petition arrearage totaling a sum of **\$8,112.67** by amending/modifying the Bankruptcy plan on or before **seven (7) within the filing of this Stipulation.**

5. Regular payments in the amount of **\$1,624.81** to be paid on or before **December 1, 2020** and any additional amount as required or allowed by the Note and Security Instrument. Payments should be sent to: Select Portfolio Servicing, Inc. Attn: Remittance Processing P.O. Box 65450 Salt Lake City, UT 84165-0450.
6. FURTHER ORDERED that should Debtor(s) default in payment of any sum specified herein, or in any regular monthly mortgage payments which come due according to Movant's Loan Documents, for the life of the bankruptcy then upon notice of default sent by first class mail to Debtor(s), attorney for Debtor(s) and the Trustee, and failure of Debtor(s) to cure such default within **fifteen (15)** days from the date of receipt of such notice, Movant may file a motion and affidavit of default, with service upon Debtor(s), attorney for Debtor(s) and the Trustee, and the Court may enter an Order releasing Movant from the automatic stay, without further notice or hearing.
7. FURTHER ORDERED that in the event relief from the automatic stay is later granted, the Trustee shall cease funding any balance of Movant's claim, and the provisions of Fed. R. Bank. P. 4001(a)(3) may be waived.
8. FURTHER ORDERED that upon completion of any foreclosure sale, any funds in excess of the amount due to Movant and to any subordinate lienholder(s) properly entitled to receive proceeds under applicable State Law that would otherwise be payable to the Debtor(s) shall be paid as follows: Bucks County Sheriff Office shall pay Robert and Helena Titus up to \$49,300.00 pursuant to their claimed bankruptcy exemption pursuant to 11 USC 522(d)(1), the remaining amount shall be paid to the Trustee by the entity receiving the funds from the foreclosure sale for the benefit of the Estate while the Debtor(s) remains in bankruptcy.

BKAO001.N001

Dated this 23<sup>rd</sup> day of November, 2020

CONSENTED TO BY:

/s/Rebecca A. Solarz, Esq.

**Rebecca A. Solarz, Esquire**  
**Attorney for Movant**


  
Jeffery Fournier, Esquire  
**Attorney for Debtors**

/s/ Jack Miller, Esquire, for

**William C. Miller, Esquire**  
**Chapter 13 Trustee**

Approved by the Court this \_\_\_\_\_ day of \_\_\_\_\_, 2020. However, the court retains discretion regarding entry of any further order.

**Date: December 22, 2020**

  
\_\_\_\_\_  
Bankruptcy Judge  
Ashely M. Chan

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